

Form 300b

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

Mary A. Spencer  
Debtor(s)

RONDA J. WINNECOUR, Trustee,  
Movant(s),

v.

No Respondents  
Respondent(s).

Case No. 18-10687-JCM  
Chapter: 13

Related to Document No. 93

Hearing Date: 5/28/24 at 02:30 PM

ORDER SCHEDULING DATE FOR RESPONSE  
AND HEARING ON MOTION

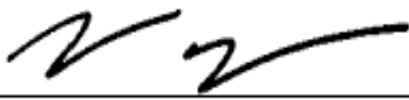
**AND NOW**, this *The 27th of March, 2024*, a *Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements* having been filed at Doc. No. 93, by the Chapter 13 Trustee

It is hereby **ORDERED, ADJUDGED and DECREED** that:

(1) **On or before May 13, 2024**, any **Response**, including a consent to the *Motion*, shall be filed with the Clerk's Office at U.S. Bankruptcy Court, (5414 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219 **OR** U.S. Courthouse, Room B160, 17 South Park Row, Erie, PA 16501) and served on the counsel for the Moving Party.

(2) This *Motion* is scheduled for hearing on **May 28, 2024 at 02:30 PM** in Bankruptcy Courtroom, U.S. Courthouse, 17 South Park Row, Erie, PA 16501, at which time the parties and/or their counsel shall appear and the Court will dispose of the *Motion*. See Judge Melaragno's Procedures effective 6/28/23 on the Court's Website.

(3) If, after proper service, a Respondent fails to timely file a *Response*, the Court *may* determine that no hearing is required and accordingly enter the order by default. **To determine if a default order has been entered the Moving Party is directed to the Court's web site at [www.pawb.uscourts.gov](http://www.pawb.uscourts.gov) one day prior to the hearing. To view the calendar for Judge John C Melaragno refer to the calendar section.** In the event a default order has been signed, the Moving Party shall **IMMEDIATELY** advise all affected parties. If a default order has not been entered, the parties will be **required** to appear at the hearing.

  
\_\_\_\_\_  
John C. Melaragno, Judge  
United States Bankruptcy Court

cm: All Parties Listed on The Clerk's Mailing Matrix

In re:  
Mary A. Spencer  
Debtor

Case No. 18-10687-JCM  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-1

User: auto

Page 1 of 3

Date Rcvd: Mar 27, 2024

Form ID: 300b

Total Noticed: 31

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 29, 2024:**

Recip ID	Recipient Name and Address
db	+ Mary A. Spencer, PO Box 289, Sligo, PA 16255-0289
14876602	Capital One, PO Box 2477001, Omaha, NE 68124
14876606	+ Clarion Hospital, PO Box 16157, Rocky River, OH 44116-0157
14876607	+ Daniel Lutz, Esq., Shapiro & DeNardo, 3600 Horizon Dr., Suite 150, King of Prussia, PA 19406-4702
14876608	Encore Receivable Management Inc., 400 North Rogers Road, PO Box 3330, Olathe, KS 66063-3330
14892991	+ The SOS Group, Collection Agency, PO Box 16211, Rocky River, OH 44116-0211

TOTAL: 6

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: nsm_bk_notices@mrcooper.com	Mar 28 2024 00:28:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, 8950 Cypress Waters Boulevard, Coppell, TX 75019-4620
cr	+ Email/Text: ebnpeoples@grblaw.com	Mar 28 2024 00:28:00	Peoples Gas Company LLC, f/k/a Peoples TWP LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
14876609	Email/Text: ebnbankruptcy@ahm.honda.com	Mar 28 2024 00:30:00	Honda Finance, P.O. Box 7829, Philadelphia, PA 19101
14892986	Email/Text: ebnbankruptcy@ahm.honda.com	Mar 28 2024 00:30:00	Honda Financial, P.O. Box 7829, Philadelphia, PA 19101-7829
14883574	Email/Text: ebnbankruptcy@ahm.honda.com	Mar 28 2024 00:30:00	American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088
14876600	+ Email/Text: legal@arsnational.com	Mar 28 2024 00:29:00	ARS National, PO Box 469046, Escondido, CA 92046-9046
14876601	+ Email/Text: BarclaysBankDelaware@tsico.com	Mar 28 2024 00:29:00	Barclay Card, 125 S. West Street, Wilmington, DE 19801-5014
14876604	+ Email/Text: matthartweg@cbjcredit.com	Mar 28 2024 10:07:00	CBJ Credit Recovery, PO Box 1132, Jamestown, NY 14702-1132
14889656	Email/PDF: AIS.cocard.ebn@aisinfo.com	Mar 28 2024 00:37:22	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14876603	Email/PDF: ais.sync.ebn@aisinfo.com	Mar 28 2024 00:37:06	Care Credit/Synchrony Bank, P.O. Box 981475, El Paso, TX 79998-1475
14876605	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 28 2024 00:36:59	Citibank, PO Box 6077, Sioux Falls, SD 57117-6077
14915465	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 28 2024 00:37:09	Citibank, N.A., Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432

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14892983	Email/Text: dylan.succa@commercialacceptance.net	Mar 28 2024 00:28:00	Commercial Acceptance Company, 2300 Gettysburg Road, Suite 102, Camp Hill, PA 17011-7303
14892985	+ Email/Text: hmcgrp@aol.com	Mar 28 2024 00:29:00	HMC Group, 29065 Clemens Road, Westlake, OH 44145-1179
14876610	Email/PDF: ais.sync.ebn@aisinfo.com	Mar 28 2024 00:49:49	JC Penney Rewards Credit Card, PO Box 965009, Orlando, FL 32896-5009
14876611	Email/Text: compliance@monarchrm.com	Mar 28 2024 00:28:00	Monarch Recovery Management, Inc., 3260 Tillman Drive, Suite 75, Bensalem, PA 19020
15105609	+ Email/PDF: ais.midfirst.ebn@aisinfo.com	Mar 28 2024 00:36:51	MidFirst Bank, Bankruptcy Bank, 999 NW Grand Blvd., # 110, Oklahoma City, OK 73118-6051
14876612	+ Email/Text: nsm_bk_notices@mrcooper.com	Mar 28 2024 00:28:00	Mr. Cooper, 8950 Cypress Waters Boulevard, Coppell, TX 75019-4620
14883589	+ Email/Text: nsm_bk_notices@mrcooper.com	Mar 28 2024 00:28:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, PO Box 619096, Dallas, TX 75261-9096
14928792	Email/PDF: ADVS_EBN_BKR_AUTO@advs.aidvantage.com	Mar 28 2024 00:37:02	Navient Solutions, LLC. on behalf of, Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635
14892990	+ Email/PDF: ADVS_EBN_BKR_AUTO@advs.aidvantage.com	Mar 28 2024 00:37:23	Navient/Dept. of Education, PO Box 9635, Wilkes Barre, PA 18773-9635
14910867	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 28 2024 00:37:23	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14877691	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 28 2024 00:37:27	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14905528	+ Email/Text: ebnpeoples@grblaw.com	Mar 28 2024 00:28:00	Peoples Gas Company LLC, f/k/a Peoples TWP LLC, c/o S. James Wallace, P.C., 845 North Lincoln Avenue, Pittsburgh, PA 15233-1828
14895093	^ MEBN	Mar 28 2024 00:20:35	THE SOS GROUP, 29065 CLEMENS RD STE 200, WESTLAKE, OH 44145-1179

TOTAL: 25

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		MIDFIRST BANK
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14892976	*+	ARS National, PO Box 469046, Escondido, CA 92046-9046
14892977	*+	Barclay Card, 125 S. West Street, Wilmington, DE 19801-5014
14892980	*+	CBJ Credit Recovery, PO Box 1132, Jamestown, NY 14702-1132
14892978	*	Capital One, PO Box 2477001, Omaha, NE 68124
14892979	*	Care Credit/Synchrony Bank, P.O. Box 981475, El Paso, TX 79998-1475
14892981	*+	Citibank, PO Box 6077, Sioux Falls, SD 57117-6077
14892982	*+	Clarion Hospital, PO Box 16157, Rocky River, OH 44116-0157
14892984	*	Encore Receivable Management Inc., 400 North Rogers Road, PO Box 3330, Olathe, KS 66063-3330
14892987	*	JC Penney Rewards Credit Card, PO Box 965009, Orlando, FL 32896-5009
14892988	*P++	MONARCH RECOVERY MANAGEMENT INC, ATTN COMPLIANCE, 3260 TILLMAN DRIVE, SUITE 75, BENSALEM PA 19020-2059, address filed with court., Monarch Recovery Management, Inc., 3260 Tillman Drive, Suite 75, Bensalem, PA 19020
14892989	*+	Mr. Cooper, 8950 Cypress Waters Boulevard, Coppell, TX 75019-4620

TOTAL: 1 Undeliverable, 12 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

District/off: 0315-1

User: auto

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**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 29, 2024

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 27, 2024 at the address(es) listed below:

Name	Email Address
Denise Carlon	on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com
Kenneth Steidl	on behalf of Debtor Mary A. Spencer julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;amattish@steidl-steinberg.com
Kevin Scott Frankel	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper pabk@logs.com logsecf@logs.com
Office of the United States Trustee	ustpre03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Gas Company LLC f/k/a Peoples TWP LLC ecfpeoples@grblaw.com, PNGbankruptcy@peoples-gas.com

TOTAL: 6